



Order Filed on August 24, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

MILSTEAD & ASSOCIATES, LLC

By: Andrew M. Lubin

Atty. ID: AL0814

1 E. Stow Road

Marlton, NJ 08053

(856) 482-1400

File No. 217520-10

Attorneys for Movant: Select Portfolio Servicing, Inc.
as servicing agent for Deutsche Bank National Trust
Company, as Trustee for Long Beach Mortgage Loan
Trust 2005-3

In Re:

Winsome Jenkinson

Case No.: 19-27551-JKS
Chapter 13

Hearing Date: July 8, 2021
Time: 10:00 AM

Judge: John K. Sherwood

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: August 24, 2021

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

1. The above Motion having been scheduled for a hearing before the Court on July 8, 2021, upon Notice of Hearing to each of the parties in interest, and for good cause shown:
2. IT IS HEREBY ORDERED that the Motion for Relief from Stay is denied, as the parties herein agree that the interest of Movant is adequately protected by payment and performance as more particularly set forth hereinafter
3. FUTHER ORDERED that as of July 9, 2021, the post-petition arrearage is as follows, pursuant to the terms of the Note, as set forth in the chart below:

Number of Missed Payments	From	To	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
7	1/1/21	7/1/21	\$1,024.65	\$1,168.08	\$2,192.73	\$15,349.11
Less post-petition partial payments (suspense balance):						(\$1,509.37)
						Total: \$13,839.74

4. This arrearage shall be paid as follows:

Debtor is ordered to pay the total post-petition arrearage totaling a sum of \$13,839.74 by amending/modifying the Bankruptcy plan within twenty days of the entry of this Order on the docket.

5. Regular payments in the amount of \$2,192.73 to be paid on or before August 1, 2021, and any additional amount as required or allowed by the Note and Security Instrument. Payments should be sent to: Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165-0450

6. FURTHER ORDERED that should Debtor(s) default in payment of any sum specified herein, or in any regular monthly mortgage payments which come due according to Movant's Loan Documents, for the life of the bankruptcy then upon notice of default after thirty days sent by first class mail to Debtor(s), attorney for Debtor(s) and the Trustee, and failure of Debtor(s) to cure such default within 10 days from the date of receipt of such notice, Movant may file a Certification of Default, with service upon Debtors, attorney for Debtors and the Trustee, and the Court may enter an Order releasing Movant from the automatic stay, without further notice or hearing.

7. FURTHER ORDERED that in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Movant's claim, and the provisions of Fed. R. Bank. P. 4001(a)(3) may be waived.

8, FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Movant and to any subordinate lienholder(s) properly entitled to receive proceeds under applicable State Law that would otherwise be payable to the Debtor(s), shall be paid to the Trustee by the entity receiving the funds from the foreclosure sale for the benefit of the Estate while the Debtor(s) remains in bankruptcy.

Exhibit A

Select Portfolio Servicing

Preparation Date: 04/28/21
Prepared by: Shivabasava HUpdate Date: 07/09/21
Updated By: Maria F

Loan Information

Loan Number	0016238347	Acquired Date	3/1/2014
Debtors Name - 1	WINSOME JENKINSON	Note Type	FIXED
Debtors Name - 2		Current Interest Rate	3.50%
Property Address	1026- 1028 E 24TH ST	Lien Position	1st
Property State	NJ	Last BPO Value	\$355,000.00
Contractual Due Date:	6/1/2019	Multiple Loans	\$0.00

Bankruptcy Information

Bankruptcy Case #	19-27551	Previous MFR?	10/8/2020	Comment on Previous Actions
Filing Date:	9/12/2019	Previous Agreed Order?	None	
Person filing:	M1	Post Amounts in Plan?	No	
Number of previous filings:	1	TPA?	No	

Post Petition Default Information

Post petition due date:	01/01/21	Post petition insurance:	\$0.00	Must be mentioned in any Agreed Order Includes post petition taxes or insurance which is being collected in ongoing post petition payments.
Post petition amount due:	\$13,839.74	Post petition taxes:	\$0.00	
Total for Agreed Order	\$13,839.74	Total Post petition due:	\$13,839.74	

***All post petition amounts (including taxes and insurance) must be established as recoverable in any Agreed Order.

Post Petition Payment History

Post Pmt Rcpt	Post Due Dt Pd	Mo \$ Due	\$ Received		Comments
11/08/19	10/01/19	\$2,270.65	\$2,270.65	\$0.00	
12/10/19	11/01/19	\$2,270.65	\$2,271.00	-\$0.35	
01/10/20	To Suspense	\$0.00	\$2,081.51	-\$2,081.86	
02/08/20	12/01/19	\$2,270.65	\$2,270.00	-\$2,081.21	
03/10/20	01/01/20	\$2,270.65	\$2,270.00	-\$2,080.56	
04/18/20	02/01/20	\$2,270.65	\$2,270.00	-\$2,079.91	
05/06/20	03/01/20	\$2,270.65	\$2,270.00	-\$2,079.26	
10/07/20	To Suspense	\$0.00	\$2,270.00	-\$4,349.26	
10/08/20	04/01/20	\$2,270.65		-\$2,078.61	
11/06/20	05/01/20	\$2,270.65	\$2,270.00	-\$2,077.96	
12/07/20	06/01/20	\$2,270.65	\$2,167.16	-\$1,974.47	
01/08/21	07/01/20	\$2,270.65	\$2,167.16	-\$1,870.98	
02/10/21	08/01/20	\$2,270.65	\$2,167.16	-\$1,767.49	
03/13/21	09/01/20	\$2,270.65	\$2,167.16	-\$1,664.00	
03/19/21	10/01/20	\$2,270.65	\$2,167.16	-\$1,560.51	
03/25/21	To Suspense	\$0.00	\$2,167.16	-\$3,727.67	
03/26/21	11/01/20	\$2,192.73		-\$1,534.94	
04/02/21	Reversal	-\$2,192.73	-\$2,167.16	-\$1,560.51	
04/13/21	11/01/20	\$2,192.73	\$2,167.16	-\$1,534.94	
04/23/21	Reversal	-\$2,192.73	-\$2,167.16	-\$1,560.51	
05/04/21	11/01/20	\$2,192.73	\$2,167.16	-\$1,534.94	
06/09/21	12/01/20	\$2,192.73	\$2,167.16	-\$1,509.37	
Due	01/01/21	\$2,192.73	\$0.00	\$683.36	
Due	02/01/21	\$2,192.73	\$0.00	\$2,876.09	
Due	03/01/21	\$2,192.73	\$0.00	\$5,068.82	
Due	04/01/21	\$2,192.73	\$0.00	\$7,261.55	
Due	05/01/21	\$2,192.73	\$0.00	\$9,454.28	
Due	06/01/21	\$2,192.73	\$0.00	\$11,647.01	
Due	07/01/21	\$2,192.73	\$0.00	\$13,839.74	
				\$13,839.74	
				\$13,839.74	

Total Due	\$49,253.02	Total Pmts Due
Total Received	\$35,413.28	\$13,839.74

Comments

Post Petition Insurance/Tax Advances

Post Insurance	Post Ins Amt	Post Ins Total	Comments (Include the type of insurance being paid)
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Case 19-27551-JKS		\$0.00	Doc 59	Filed 08/26/21	red 08/27/21 00:13:11	Desc Imaged
	Refund	\$0.00		Certificate of Notice		Page 6 of 10
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
		\$0.00				
Post Petition Insurance Total				\$0.00		

Post Tax		Post Tax Amt		Post Tax Total		Comments (Include County paid and tax year paid)
	Disbursed	\$0.00		\$0.00		
	Refund	\$0.00		\$0.00		
		\$0.00		\$0.00		
		\$0.00		\$0.00		
		\$0.00		\$0.00		
		\$0.00		\$0.00		
Post Petition Taxes Total				\$0.00		

Post Petition Insurance/Tax Advance Comments						
N/A						



Preparation Date:

07/09/21

Prepared by:

Maria F

Loan Information:

Loan Number	X X X X X 8347
Debtors Name - 1	WINSOME JENKINSON
Debtors Name - 2	
Property Address	1026- 1028 E 24TH ST
Property State	NJ

Bankruptcy Information:

Bankruptcy Case #	19-27551
Filing Date:	9/12/2019
Person filing:	M1
Number of previous filings:	1

Post petition due

Post petition due date:	01/01/21	Comment Post-petition taxes and insurance included in annual escrow analysis and added to monthly payments.
Post petition \$\$\$ due:	\$13,839.74	
Post petition insurance:	\$0.00	
Post petition taxes:	\$0.00	
Total Post petition due	\$13,839.74	

Post-Petition Payment History Detail

Post pmt Rcpt	Post Due Dt Pd	Mo \$ Due	\$ Received	Comments
11/08/19	10/01/19	\$2,270.65	\$2,270.65	
12/10/19	11/01/19	\$2,270.65	\$2,271.00	
01/10/20	To Suspense	\$0.00	\$2,081.51	
02/08/20	12/01/19	\$2,270.65	\$2,270.00	
03/10/20	01/01/20	\$2,270.65	\$2,270.00	
04/18/20	02/01/20	\$2,270.65	\$2,270.00	
05/06/20	03/01/20	\$2,270.65	\$2,270.00	
10/07/20	To Suspense	\$0.00	\$2,270.00	
10/08/20	04/01/20	\$2,270.65		
11/06/20	05/01/20	\$2,270.65	\$2,270.00	
12/07/20	06/01/20	\$2,270.65	\$2,167.16	
01/08/21	07/01/20	\$2,270.65	\$2,167.16	
02/10/21	08/01/20	\$2,270.65	\$2,167.16	
03/13/21	09/01/20	\$2,270.65	\$2,167.16	
03/19/21	10/01/20	\$2,270.65	\$2,167.16	
03/25/21	To Suspense	\$0.00	\$2,167.16	
03/26/21	11/01/20	\$2,192.73		
04/02/21	Reversal	-\$2,192.73	-\$2,167.16	
04/13/21	11/01/20	\$2,192.73	\$2,167.16	
04/23/21	Reversal	-\$2,192.73	-\$2,167.16	
05/04/21	11/01/20	\$2,192.73	\$2,167.16	
06/09/21	12/01/20	\$2,192.73	\$2,167.16	
Due	01/01/21	\$2,192.73	\$0.00	
Due	02/01/21	\$2,192.73	\$0.00	
Due	03/01/21	\$2,192.73	\$0.00	
Due	04/01/21	\$2,192.73	\$0.00	
Due	05/01/21	\$2,192.73	0.00	
Due	06/01/21	\$2,192.73	0.00	
Due	07/01/21	\$2,192.73	0.00	

Case 19-27551-JKS	Doc 69	Filed 08/26/21	Entered 08/27/21	00:13:11	Desc Imaged
	Certificate of Notice	Page 8 of 10			

Total Due		\$49,253.02	
Total Received			\$35,413.28

In re:
Winsome Jenkinson
Debtor

Case No. 19-27551-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 24, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2021:

Recip ID	Recipient Name and Address
db	+ Winsome Jenkinson, 1026 E 24th St. #1028, Paterson, NJ 07513-1628

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2005-3, Asset-Backed Certificates, Series 2005-3 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for Deutsche Bank National Trust Company bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Brian C. Nicholas	on behalf of Creditor VAK Capital LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor VAK Capital LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jared A. Geist	on behalf of Debtor Winsome Jenkinson jared@geistlegal.com jrodriguez@garcesgrabler.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Aug 24, 2021

Form ID: pdf903

Total Noticed: 1

Marie-Ann Greenberg

magecf@magtrustee.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7